

FREQUENTLY ASKED QUESTIONS ON FLOOD MITIGATION

1. What does “flood mitigation” mean?

There are steps property owners can take to mitigate the impact of future flood events on their buildings. These are minimum mitigation measures.

These minimum mitigation measures are required in order to be eligible for future funding for flood-related disasters through the provincial government’s Disaster Recovery Program (DRP). We will be supporting property owners in flood fringe areas whose homes or buildings were recently damaged by floods by providing additional disaster recovery funding to pay for flood mitigation measures.

Setting these measures for home and small business owners in flood fringe areas is the first step toward mitigating potential future damage.

An advisory panel was established in July to look at approaches to community flood mitigation.

2. What is difference between flood proofing and flood mitigation?

Unfortunately, there is almost no way to guarantee that a building is ‘flood proofed.’

‘Flood mitigation’ is a more accurate way of describing how to reduce the potential flood damage.

3. What are the new Minimum Individual Flood Mitigation Measures?

The government is committed to reducing flood damage caused by future floods through introduction of new Minimum Individual Flood Mitigation Measures. The new measures are in place to help Albertans, including small businesses, that own property in a flood fringe area, who had damage caused by the June 2013 flooding, and are applying to the DRP. The measures below give applicants from flood fringe areas the information they need to qualify for future DRP assistance.

All of the new measures relate to finished and partially finished basements, where flood damage is most likely to occur.

The new measures include:

- Refinish with materials and finishes that resist water damage and are cleanable.
- Seal all the openings in the basement wall where piping, wiring and conduits come through, to prevent seepage.

- Protect electrical services in the basement to quickly restore electrical function by raising wiring and outlets, and by moving and modifying the main electrical panel so that basement circuits that may be affected by flood water are isolated from the remainder of the home or business.
- Protect plumbing fixtures/equipment from backflow from the public sewers.

The DRP will fund flood mitigation by adding up to 15 per cent of calculated repairs per home. If mitigation costs are higher the province will fund additional money to meet the standard. It is estimated it could cost up to \$10,000 more to repair or rebuild a basement with these measures instead of traditional materials and methods.

4. How do I know if I have adequately mitigated my home? I want to continue to qualify for the DRP program. Will I need some sort of certificate?

There is almost no way to guarantee that a building is ‘flood proofed.’ To qualify for future flood-related DRP assistance, a property must meet minimum individual mitigation standards. When property owners are making repairs, it is important they obtain work permits required by their municipality and the work is inspected afterward. This will be needed to prove the mitigations standards have been met.

5. I live in a flood fringe area and had flood damage. How do I get funding to put these measures in place?

To access funding, eligible property owners with flood damage should:

- a. Find out if you live in a flood fringe area.
- b. Apply to the Disaster Recovery Program and submit required documents including government I.D., a property tax assessment, and a letter from your insurance company.
- c. Meet with a DRP evaluator to determine the extent of damage and next steps.
- d. Begin or continue repairs or rebuilding according to the Minimum Individual Flood Mitigation Measures.
- e. Get work permits so you can demonstrate they have met the minimum requirements.
- f. Submit receipts as you complete work.

6. What if I can't afford to pay for repairs?

The Disaster Recovery Program can directly pay your contractor.

7. How will I know that my home has been properly mitigated and has met the minimum requirements?

We are working with municipalities to ensure the appropriate permits and inspections will be available.

8. How can I go about hiring someone to make these changes to my home or business?

Working with a qualified, professional business or independent contractor is critical to ensuring your home renovations will be done properly and the business-client relationship is satisfactory.

At ServiceAlberta.ca you can find helpful tips before hiring a home inspector to check the condition of your house or hiring a contractor to help repair or rebuild.

9. If the work is done incorrectly, am I ineligible for future assistance?

Before the work is done, the property owner or the contractor will need to apply for the appropriate permits. The work is inspected during construction and again when everything is complete. In order for the minimum measures to be considered met, the work must be properly done and pass the municipal inspection.

10. Were homeowners and municipalities consulted on this policy direction?

Yes. There have been and there will continue to be consultations between government and municipalities, First Nations and Metis settlements (and their associations) on these new policies. Consultations will continue as supporting policies are developed.

11. Why should I implement flood mitigation measures without knowing what the province and municipality are doing for community mitigation?

Government is announcing these measures so homeowners can begin to repair and rebuild. Setting these measures for home and small business owners in flood fringe areas is the first step toward mitigating damage from a 1-in-100 flood event (a flood with a one per cent chance of happening in any given year). An advisory panel struck earlier in July is doing more work to determine an approach to community flood mitigation.

12. I live in a rural area where there might not be a lot of community measures. What else will be done to help protect my property?

Putting the minimum measures in place is required for property owners in flood fringe areas in order to qualify for future flood-related disaster recovery program funding.

There are areas where additional community mitigation may not be feasible. The Government of Alberta is continuing to look for solutions to these and other unique situations.